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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/329,659	06/10/1999	DAVID A. FENTON	99-40113-US	8381

7590 12/23/2002

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EXAMINER

MORGAN, ROBERT W

ART UNIT

PAPER NUMBER

3626

DATE MAILED: 12/23/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Advisory Action	Application No.	Applicant(s)
	09/329,659	FENTON ET AL.
Examiner	Art Unit	
Robert W. Morgan	3626	

--The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

THE REPLY FILED 26 November 2002 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE. Therefore, further action by the applicant is required to avoid abandonment of this application. A proper reply to a final rejection under 37 CFR 1.113 may only be either: (1) a timely filed amendment which places the application in condition for allowance; (2) a timely filed Notice of Appeal (with appeal fee); or (3) a timely filed Request for Continued Examination (RCE) in compliance with 37 CFR 1.114.

PERIOD FOR REPLY [check either a) or b)]

- a) The period for reply expires 4 months from the mailing date of the final rejection.
- b) The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.
ONLY CHECK THIS BOX WHEN THE FIRST REPLY WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f).

Extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) as set forth in (b) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

1. A Notice of Appeal was filed on _____. Appellant's Brief must be filed within the period set forth in 37 CFR 1.192(a), or any extension thereof (37 CFR 1.191(d)), to avoid dismissal of the appeal.
2. The proposed amendment(s) will not be entered because:
 - (a) they raise new issues that would require further consideration and/or search (see NOTE below);
 - (b) they raise the issue of new matter (see Note below);
 - (c) they are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
 - (d) they present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: See Continuation Sheet.

3. Applicant's reply has overcome the following rejection(s): _____.
4. Newly proposed or amended claim(s) _____ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).
5. The a) affidavit, b) exhibit, or c) request for reconsideration has been considered but does NOT place the application in condition for allowance because: See Continuation Sheet.
6. The affidavit or exhibit will NOT be considered because it is not directed SOLELY to issues which were newly raised by the Examiner in the final rejection.
7. For purposes of Appeal, the proposed amendment(s) a) will not be entered or b) will be entered and an explanation of how the new or amended claims would be rejected is provided below or appended.

The status of the claim(s) is (or will be) as follows:

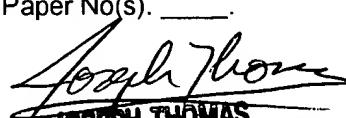
Claim(s) allowed: NONE.

Claim(s) objected to: NONE.

Claim(s) rejected: 1-40.

Claim(s) withdrawn from consideration: NONE.

8. The proposed drawing correction filed on _____ is a) approved or b) disapproved by the Examiner.
9. Note the attached Information Disclosure Statement(s) (PTO-1449) Paper No(s). _____.
10. Other: _____


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SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

Continuation of 2. NOTE: The limitation of "... and activating...and payment via an electronic payment", and "...wherein the policy of insurance provides insurance coverage for the user without a post user-session delay period" in claims 1, 13, 14, 23 and 32, change the scope of the claims from that previously presented filed and would require further search and reconsideration.

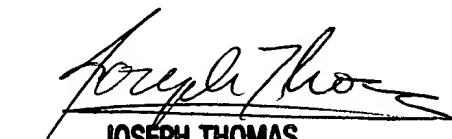
Continuation of 5. does NOT place the application in condition for allowance because: Applicants After Final Amendment has been considered but fails to overcome the cited reference and the finality of the previous Office Action is maintained. Note response to Attorney's arguments attached herewith. Applicant also argues features that have not been entered, as of the present communication.

Advisory Action

The Examiner respectfully submits that an inadvertent typographical error was made in the previous Office Action (paper number 13) regarding Claims 1-4, 6-15, 17-24, 26-32 and 35-40 as being rejected under 35 U.S.C 102(b) instead of 35 U.S.C 103(a). However, as noticed by Applicant in the paragraph bridging pages 8-9 of the 11/26/02 response, the Examiner intended to reject these claims under 35 U.S.C 103(a) Luchs et al. in view of Bland.

In addition, Applicant has amended claims 1, 13, 14, 23 and 32, to now recite limitations "... and activating... and payment via an electronic payment", and "...wherein the policy of insurance provides insurance coverage for the user without a post user-session delay period", which changes the scope of the claims from that previously presented and would require further search and reconsideration.

As such, Applicant's arguments based on the proposed limitations that have not been entered as of the present communication are moot.



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